



July/August 2004

## Important Health Benefits New for Benefits Administrators

## Upcoming Events

### AUG

**Aug. 9** ♦ Updated Health Benefits Headlines portal posted on the DHRM Web site

**Aug. 16** ♦ Deadline to return Benefits Administrator survey on 2004 Open Enrollment

### SEPT

**Sept. 6** ♦ Labor Day Holiday

**Sept. 13** ♦ Tentative date for release to printer of *Spotlight On Your Health* newsletter

**Sept. 30** ♦ Health benefits articles published in Fall 2004 online issue of Commonwealth Currents

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# B.A. Bulletin

## COVA Care In-Network Hospital Coverage and Non-Network Providers

The [Anthem](#) network includes participating facilities and providers. Under the [COVA Care plan](#), Anthem pays its portion of the allowable charge for services and the individual pays his or her share. Because network facilities and providers have a binding agreement to accept the allowable charge as payment in full, there is no liability above the allowable charge

However, some physicians who practice at an in-network hospital may not be network providers. For example, a member may see a non-participating provider because the provider was on call, or was on duty at the facility where care was received. While Anthem will pay up to 100 percent of the allowable charge, non-network providers often will "balance bill" the patient above the allowable charge. In this instance, there is coverage even without the out-of-network benefit, because the participating status of the provider was invisible to the state employee. Nevertheless, the "balance bill" will be the liability of the covered patient.

Is having the out-of-network coverage option beneficial in these cases? No, since Anthem pays up to 100% of the allowable charge for non-network providers in this specific instance. Balance billing may still occur.

## Web Site ID Card Link

Employees who are missing one or more health plan ID cards now have help on the DHRM Web site. Refer them to the [Missing an ID Card?](#) link for step-by-step directions to request new cards from the COVA Care plan administrators or the Kaiser HMO plans.

## Benefits Administrator Training Sessions This Fall

Register now for both the Fundamental and Advanced Benefits Administrator training! Quarterly classes are held from 8:30 a.m. to 4:30 p.m. in the PDS Training Center at the James Monroe Building in Richmond.

**Fundamentals for Benefits Administrators (Parts I and II)**  
November 3-4, 2004

**Advanced Health Benefits Administration**  
September 15, 2004

Please note that the September 8-9 sessions for Fundamental Training are already full. For more information on other training opportunities, visit the [DHRM](#) Web site.

## Spotlight on Your Health Debuts This Fall

The [Spotlight newsletter](#) will continue to be published during the fall of each year, although with a slightly different focus. Called *Spotlight on Your Health*, the newsletter will contain educational articles on such topics as individual health benefits, wellness, and disease management

## Initial Age 23 Notice

A B.A. Memo was distributed on August 5 regarding dependents who lose eligibility at the end of the year in which they turn 23. Just as last year, the system will remove an ineligible dependent from coverage as of January 1, 2005, and will also reduce the employee's membership as appropriate.

